

# EXHIBIT B

PO Box 510090  
Livonia MI 48151-6090



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SHIMSHON WEXLER  
1118 EMPIRE RD NE  
ATLANTA, GA 30329-3847

Account Number: \*\*\*\*4826

Original Creditor: Citibank, N.A.

Current Owner: LVNV Funding LLC

Reference ID: [REDACTED] 4573

Balance: \$3,086.92

Accountholder Name: Shimshon Wexler

February 18, 2021

Dear Shimshon Wexler,

We have received a recent inquiry regarding the above-referenced account and have enclosed the account summary which provides verification of debt.

To make a payment, please contact us at the toll free number provided.

For further assistance, please contact one of our Customer Service Representatives toll-free at 1-866-464-1187.

Sincerely,

Customer Service Department  
Resurgent Capital Services L.P.

Enclosure

**Please read the following important notices as they may affect your rights.**

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.



*Hours of Operation*

8:00AM-9:00PM EST

Monday - Thursday

8:00AM-7:00PM EST

Friday

9:00AM-5:00PM EST

Saturday



*Address*

PO Box 10497

Greenville, SC 29603



*Contact Numbers*

Toll Free Phone

1-866-464-1187

Toll Free Fax

1-866-467-0960



*Customer Portal*

[Portal.Resurgent.com](http://Portal.Resurgent.com)

SHIMSHON WEXLER

Member Since 2016 Account number ending in: 4826  
Billing Period: 10/15/19-11/14/19

[www.citicards.com](http://www.citicards.com)

**Customer Service 1-855-473-4583**

TTY/hearing-impaired services only 1-800-325-2865  
30X 6500 SIOUX FALLS, SD 57117

**NOVEMBER STATEMENT**

Minimum payment due: \$4,464.48  
New balance as of 11/14/19: \$4,464.48  
Payment due date: 11/14/19

See the last page of this statement for important information about how to avoid paying interest on purchases.

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39 and your APRs may be increased up to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	1 month(s)	\$4,464

For information about credit counseling services, call 1-877-337-8188.

**Account Summary**

Previous balance	\$4,409.88
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$54.60
<b>New balance</b>	<b>\$4,464.48</b>

**Credit Limit**

Credit limit	\$3,990
Includes \$0 cash advance limit	

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To download:  
Text 'App15' to MyCiti (692484)  
or go to your device's app store.  
Or visit [www.citicards.com](http://www.citicards.com)

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SHIMSHON WEXLER  
1856 BERKELEY MEWS NE  
ATLANTA GA 30329-3361

Minimum payment due: \$4,464.48

New balance: \$4,464.48

Payment due date: 11/14/19

Amount enclosed:

Account number ending in 4826

CITI CARDS  
PO Box 70166  
Philadelphia PA 19176-0166



15009 0446448 0446448 0005500 05424181206504826 1005

**Account Summary**

Trans. date	Post date	Description	Amount
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**Fees charged**

Total fees charged in this billing period	\$0.00
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**Interest charged**

Date	Description	Amount
11/14	INTEREST CHARGED TO STANDARD PURCH	\$54.60
Total interest charged in this billing period		<b>\$54.60</b>

**2019 totals year-to-date**

Total fees charged in 2019	\$184.00
Total interest charged in 2019	<b>\$299.64</b>

**Interest charge calculation**

Days in billing cycle: 31

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
PURCHASES	14.49% (V)	\$4,436.24 (D)	\$54.60
ADVANCES	26.74% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions).

**Account messages**

Your Citi<sup>®</sup> Double Cash Card now allows you to convert your cash rewards to ThankYou<sup>®</sup> Points. As part of this change, the "Redeeming Cash Rewards" provision of your card's terms and conditions has changed to include the new redemption option and the following details: You may visit [www.citi.com](http://www.citi.com) or contact us at 1-855-473-4583 to redeem your cash rewards. There is a \$1 minimum cash rewards balance required to convert cash rewards to ThankYou Points. To convert cash rewards to ThankYou Points your Card Account must be current at the time you convert. If you choose to convert cash rewards to ThankYou Points, the ThankYou Points you obtain will be governed by the ThankYou Terms and Conditions for Double Cash, as may be amended, from time to time, in our sole discretion. To enable you to convert cash rewards to ThankYou Points and to understand the value of ThankYou Points, we will set up and link a ThankYou Account to your Double Cash Account when you click on "Convert to Points" on the Double Cash redemption page. We may also provide information about your ThankYou Account to retailers and merchants that participate in the Citi ThankYou Rewards loyalty program ("Participating Partners"). If you add your card to an account you have with a Participating Partner, and you use or have used your card to make a purchase, you may be automatically enrolled in a program that enables you to use ThankYou Points with that Participating Partner at checkout. You will receive an email confirming this enrollment. You may also be able to link your ThankYou Account to certain Participating Partners through a self registration process.

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment will not be reflected until your next statement.

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## ACCOUNT SUMMARY REPORT

2/18/2021 4:12:17 PM

*This account summary has been prepared by Resurgent Capital Services on behalf of LVNV Funding LLC.  
It is not a credit card or other account statement from the original creditor.*

Borrower Information	Current Account Information
Name: SHIMSHON WEXLER	Owner: LVNV Funding LLC
Address: 1118 Empire Rd NE	Resurgent Reference #: [REDACTED] 4573
City: Atlanta	Original Creditor: Citibank, N.A.
State: GA	Account Number: XXXXXXXXXXXX4826
Zip Code: 30329-3847	Current Balance Due: \$3086.92
	Date of Last Payment: 02/15/2021

### Historical Account Information

The original creditor for this account was: Citibank, N.A.  
5800 South Corporate Place  
Sioux Falls, SD 57108

The origination date with original creditor was: 12/25/2016

The account charge-off date was: 11/14/2019

The account charge-off amount was: \$4,464.48

The account was acquired on or about: 03/12/2020

The account balance at time of acquisition: \$4,409.88

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